

GET TO KNOW ADRIAN TAYLOR



Senior Partner at TFM LLP, principal sponsor of the EHOA. Adrian has been involved with the EHOA as a board member for 9 years now and has been head of partnerships for the association for the majority of that time.

It's a job he really enjoys and hopes to progress and at the same time improve the benefits available to the growing membership.

Adrian is married to Alex and has two grown-up daughters, Olivia and Madeleine. Alex and Madeline, his youngest daughter, are still very much involved with horses, and have a passion for eventing. Alex and Adrian presently have horses with 5* eventer Fiona Kachel.

Adrian's day job, which he has proudly held for almost 40 years now, is being an Independent Financial Adviser. He is a Senior Partner at his firm, The Taylormade Financial Management LLP. "I love being able to interact with people, and to help them plan for the future, and tackle the financial issues that keep them awake at night. It is a satisfying feeling, helping to deliver peace of mind."

What is your best Eventing memory?

"To date, it would have to be seeing our horse Kildalton Henry win a 3* at Tweseldown a few years back in the most horrendous weather conditions. It was an amazing achievement."

Do you prefer skiing or beach holidays?

"I love both, if only I had time for them these days!"

Wine or beer?

"Either! I find both very enjoyable, especially in the company of fellow owners, sponsors, organisers and spectators in the various marquees hosted by the EHOA all around the country."

Hopes for the 25 season.....?

"It would be to see our young 7-year-old horse, Nutcracker Monbeg, progress well through the levels for the remainder of the season."

Things that others might not know about Adrian?

"I have a passion for collecting film and TV memorabilia, particularly toys from the past. I find it really enjoyable, and it brings back my childhood memories."

Who do you think will win Blenheim European Championships this year?

"Well, any of the British riders would be great. That said, I would like to wish good luck to all competitors and owners. It's an achievement to be at the prestigious event in the eventing calendar."

What are your hobbies outside of eventing?

"Anything related to sport, particularly rugby and cricket. Also, tennis for that matter, anything. We also have two beautiful dogs which ensures that I get plenty of fresh air and exercise on a daily basis."

What are your hopes and wishes for the sport?

"I'd like to see it grow in popularity, in the hope that more will become attached and invested into the sport, whether it be as a volunteer, spectator, organiser, owner, sponsor or rider because it provides such an excellent day out for all concerned."

Why do you sponsor the EHOA ?

"Well, having been on the EHOA board for many years, I know how valuable an organisation the EHOA has become for owners, organisers and eventing enthusiasts. It provides fantastic facilities in amazing venues around the country. It also provides a chance for fellow owners to share their love of the sport."

As head of Partnerships, I also know how difficult it is to secure funds especially in the current financial climate, to ensure that these great facilities can continue to be provided, given the fabulous days it has provided to me and my family, it's something I'm passionate about giving back to the sport, hence I'm delighted that my Independent Financial Advisory practice Taylormade Financial Management, has been given the opportunity to support the EHOA, working alongside fellow sponsors, Weatherbys Private Bank, Lycetts Insurance and British Eventing."

OWNER RIDER SECTIONS

The EHOA has supported owner riders at Grassroots level this year with sponsorship of an owner rider section at 6 events across the season. The aim being to raise awareness of the EHOA, historically BE members have thought it was only for owners of elite horses which is not the case. The organisers hope that the increased prize money will serve as an incentive and lead to more entries in these particular sections.

The uplift in prize money means the placed owner riders will receive this in addition to their normal BE prize money for the one owner rider section at the 6 sections.

1st place **£200**, 2nd **£100**, 3rd **£40**

4th **£20**, 5th **£20**, 6th **£20**

We have supported Calmsden, Solihull and Little Downham so far with Allerton Park, Chard and Swalcliffe to come in the autumn.

To be eligible the rider must be registered on BE as the sole owner rider.

Member **Phillipa Hendry** who won the section at Calmsden said "It was so generous of the EHOA to fund an extra £200 on top of Calmsden's prize money for the Owner/Rider prize. As everyone knows, horses and eventing cost a small fortune, and us owner/riders don't usually have any sponsorship or owner funding, so this made a huge difference and will be spent on training!"

Chloe Sharman and **Westmont Leah** took the honours in the EHOA Section at Little Downham, finishing on their dressage score of 26.8



Phillipa Hendry



Chloe Sharman and Westmont Leah
© Little Downham/Action Replay Photography

DISCOUNT PROVIDERS

One of the many membership benefits of the EHOA is being able to take advantage of a discounts – some up to 15% - at a range of retailers and service providers.

The full list is available on the website. Do keep checking the list as we add to the suppliers during the season. Please do support the retailers/service providers - it is a huge perk of being a member.

Scan the QR code for substantial discounts both on-line and at events but do remember to take your EHOA MEMBERSHIP CARD with you.



EHOA CLOTHING RANGE

Earlier this year we launched a clothing range in response to many requests from members. It has been fantastic to see so many people out and about at events wearing the items. Please do check out the range on our website. <https://em-e.uk/order-online/ols/categories/event-horse-owners-association>

Every item purchased will support the EHOA funds to help us continue supporting owners and events across the country.



THE PERFORMANCE MENTORING PROGRAMME

The Performance Mentoring Programme was established by the late Caroline Moore FBHS. It was set up to provide professional event riders with a support system which enables them to access advice and subsidised training at any time. The scheme is ideal for aspiring young riders starting up in the sport and

offers a refresh for the rider wishing to improve their strategy.

They were recently held at training day at Wellington Riding recently and kindly invited EHOA members to attend for free.



EHOA member Bronia Hill attended and commented "Thank you very much for the invite to the coaching day at Wellington, it was excellent!! Hopefully we can be included in more of the PMP days (or anything similar) in the future."

"The Performance Mentoring Day at Wellington was really worthwhile to attend. Interesting sessions, and valuable take-outs! Thank you!" – Felicity.



EVENT HORSE OWNERS ASSOCIATION

AUTUMN 2025

EHOA NEWS ROUNDUP

www.ehoa.org

UPDATE FROM THE BOARD

Dear Members,

I cannot believe how quickly the Eventing year has gone by. It will surely be the driest we have ever encountered but huge respect to Organisers up and down the country for making the going as good as they can make it.

I visited Burgham in July and was blown away by the number of entries. It was such a busy weekend and a very special feel. The EHOA tent was hosted by the Burgham team and wow did they put on a show. The cakes, cookies, sandwiches, biscuits were unbelievable and kept on coming out all day. As one owner said, "the best EHOA tent in the country."

Within the Eventing world I see support, unity and friendship all the time which is one of the reasons I enjoy being part of this incredible sport. When you hear of rudeness to volunteers at Events it makes it incredibly difficult to understand. Yes there is pressure whether being a parent, owner or rider which must be controlled. Volunteers give their time and energy to make events run. There is no excuse for rudeness or disrespectful behaviour. Just remember, a little gratitude goes a long way and smiling is free, but its value is priceless.

I am so excited for the Defender Burghley Horse Trials which is just around the corner. Most of the Board will attend the event so please come and chat to us all and above all if you want to discuss anything that we can elevate to our stakeholders then please do. We are so delighted to support the Georgie Campbell Foundation with a cross-

country preview panel Q&A in the tent on Friday and hope you have got your discounted tickets as I am sure it will be a sell-out.

We move from Burghley to our tent at the Agria FEI Eventing European Championships at Blenheim Palace later in September. It will be thrilling to be part of the Blenheim competition and seeing the best of the best Europeans competing in such an iconic Estate. Again, we will have most of the Directors on site during the Event and we look forward to welcoming you.

It is so nice to see the appreciation from owner riders and organisers for our support in 6 Grassroots events across the country. The extra money we have donated for prize money has been a huge success. As I have mentioned we are in the sport from Grassroots to 5* and we so enjoy giving something back.

Thank you again to all three of our major sponsors Weatherby's Private Bank, Lycetts Insurance Brokers and Taylormade Financial Management LLP (Limited Liability Partnership). Their generosity and support through the year has been so welcome. In addition to this our discount providers have grown through the year and we would encourage each and every one of you to use them.

I hope you all have a successful and safe last part of the sporting calendar and look forward to seeing you all out and about.

Alex Wakeley - Chairman EHOA Board.

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Preparing for the 2026 inheritance tax changes: key strategies for farmers and business owners

If you've driven into rural areas recently, you'll have seen the 'Stop the Family Farm Tax' posters – the rural community's attempt to halt the forthcoming inheritance tax (IHT) changes to farms and businesses. Their attempts appear to have fallen on deaf ears as the publication of draft legislation in July indicates that these changes are going ahead, more or less as announced.

The changes will take effect on 6 April 2026, so we are in a transition period until then. This means that farmers and business owners should be sitting down with their advisers to consider what planning options might be appropriate. Here are five suggestions:

1. Review wills

Business and agricultural property is often left to a will trust, safe in the knowledge that it will be fully relieved. Depending on the value, that is unlikely to be the case after 6 April 2026, as 100% relief will be limited to the first £1m of business or agricultural property, with only 50% relief thereafter. A gift to trust on the first death could therefore bring forward an IHT charge. For a married couple it will usually be more efficient to leave everything to the survivor, allowing them to undertake further planning.

2. Spread business or agricultural property around the family

Everyone is entitled to a 100% relief allowance of £1m and it refreshes every seven years, much like the existing general nil rate band. So, whereas in the past it mattered little who owned the business or farm, in future it will be important to spread the value to family members, multiplying up the £1m allowances.

At the very least, each spouse should own £1m worth of business or agricultural assets. If one spouse dies owning no business property, their entitlement to the allowance is lost.

3. Early succession

The transition period before the new rules come in offers an opportunity to make gifts under the current system with 100% relief for qualifying business or agricultural property, provided you survive for seven years after the date of the gift. Gifting to the next generation now could therefore avoid the IHT charges. Even if you do not survive seven years, the tax charge is reduced by 20% each year from year 3 onwards.

There are potential downsides, however. Capital gains tax (CGT) is generally due on a gift in the same way as if the donor had received market value consideration. For business assets there is a form of relief, but it may not cover the whole CGT bill. In contrast, assets which pass on death are uplifted for CGT purposes to market value so that the beneficiary only pays CGT on gains since death. This does mean that if you die within the seven-year period after the gift, it's possible to incur both a CGT and IHT charge.

You also need to be willing to forgo any benefit from the asset after gifting – so no income from the farm, for example – otherwise the gift is ineffective for IHT purposes. A gift of part of the farm or business might therefore allow the donor to both reduce estate value and maintain an income.

4. Gifts into trust

Getting qualifying property into a trust structure before 6 April represents a significant opportunity. A gift into trust before 6 April 2026 will take place under the current rules, so that transfers of qualifying business and agricultural property should not incur an IHT charge. For other assets transferred to a trust there is an IHT 'entry' charge of 20% of value exceeding the £325k nil rate band. Capital gains can be fully held over.

Under the new rules a trust will have its own £1m IHT relief, so this offers another opportunity to maximise the full relief for qualifying property. The £1m allowance will refresh every ten years. This will be important as trusts are subject to a form of IHT every ten years with proportionate charges on property leaving the trust between anniversaries.

So the trust structure does not escape IHT altogether. The ten-year charges are a maximum of 3% of the business/agricultural trust fund and will need to be paid. However, they occur at regular intervals and so can be planned for, whereas a date of death is unpredictable.

5. Other structures

Partnerships are very common in the agricultural sector and are a good way to share a family business or farm between family members and so maximise IHT reliefs.

Structures using companies can take advantage of the fact that a company share is a bundle of rights including votes, capital and dividends to skew the value towards a class of shares held by the next generation. By attributing growth in value of the company to the younger generation's shares, the value of the older generation's shares is effectively frozen.

How Weatherbys can help

Weatherbys is a trusted and lasting presence, anchoring better financial journeys for life. We act with integrity, we think with imagination, we engage with kindness and we respond with flexibility. EHOA members, please get in touch for your free 30-minute telephone health check, either on a particular need or simply as a second opinion on your current financial affairs.

Contact: Maya Lewis: +44 (0) 7425 742 319 | mlewis@weatherbys.bank
Contact: Patrick Peake: +44 (0) 7384 894 269 | ppeake@weatherbys.bank

Weatherbys Private Bank is a trading name of Weatherbys Bank Ltd and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



More Than Just Equine Insurance

Our roots at Lycetts run deep in the equestrian world. Whether it's insuring individual competition horses, yards or studs, we've built strong relationships with clients who value tailored advice and personal service.

While equine insurance may be how you first came to us, it's far from the only area we support. We're proud to locate a much broader range of insurance that is designed to protect every aspect of your life both in and outside the yard.

Looking Beyond the Stable

We source insurance for homes; from rural cottages and listed buildings to townhouses and second properties. Whether you're insuring a main residence, a holiday home, or a rental property, we'll make sure it's protected.

We also arrange cover for vehicles from cars, vintage cars, 4x4s to horseboxes, trailers, and agricultural vehicles. Valuable items like jewellery, watches, antiques, and artwork are just as important to safeguard. Whether you own a single piece of art or a larger collection, we arrange specialist cover that reflects the true value and uniqueness of each item. Our team can sort tailored protection whether the artwork is displayed at home, stored off site, or loaned for exhibition.

Our aim is to ensure your most treasured possessions are properly insured and that the cover reflects how they're used, transported, stored, and enjoyed.

Estates, Farms, and Rural Businesses

Lycetts work closely with landowners, estate managers, and rural business owners to provide protection that's as robust as it is relevant. Whether you're running a farm, managing employees, or developing a diversified business (for example glamping, farm shop or holiday lets), we arrange specialist cover and experienced advice to match.

Keep It All Under One Roof

Economies of scale are often achieved by the consolidation of a portfolio of insurances. Lycetts have always believed that by using one broker is the most efficient way to save time and money when it comes to your insurances.

If you'd like to speak with us about your wider insurance needs, please don't hesitate to get in touch with Tim Slinger on tim.slinger@lycetts.co.uk.



TFM is the Taylormade Financial Management LLP (Limited Liability Partnership). We are authorised and regulated by the Financial Conduct Authority to provide financial advice in the UK.

The firm was set up in 2008 by the Partners, Adrian Taylor and Greg Simmonds. Adrian is a well-known figure on the eventing scene, having served as a board member at the EHOA for around ten years. He has responsibility for Partnerships.

Between the partners they have numerous qualifications, and have accumulated over 50 years combined experience in financial services. Greg is a Chartered Financial Planner.

Having that weight of expertise means that there are no areas of financial planning that the partners have not been involved in, at some point.

The mission of the firm is to provide first-class financial planning advice to individuals, businesses, and trustees.

The firm provides independent financial advice, more specifically, a wealth management service.

In plain English is that the firm has the knowledge and experience to help address a wide range of

planning issues, and to help clients understand how one might impact upon another.

Wealth Management means taking a strategic, rounded approach to financial advice that takes into account all aspects.

The objective is to protect, enhance, and eventually pass on your wealth to the beneficiaries who matter most to you.

To achieve this, planning is necessary. The planning service offered by the firm is independent, free of market influence.

This means when you are talking to an adviser at TFM, you are not talking to an adviser incentivised to recommend products and services manufactured by the same firm.

That clarity helps promote outcomes focused on the client.

The process starts with a free no-obligation consultation. This is standard practice, most firms in our market offer this.

This provided an opportunity talk (confidentially, of course) about the issues as the client sees them, and for the firm to explain how we can help, or to signpost you to a more appropriate service, if that is a better outcome for the client.

Having many years' experiences, advising individuals, advising businesses, advising trustees, provides a confidence in the service we can offer.

An important issue to the partners, is to make the subject matter accessible. Using clear explanations, and setting out to increase our client's understanding is a central part of our method.

Helping, and where necessary, educating clients, as to understanding their options, is a powerful way of assisting them to make informed decisions. Aware of both the disadvantages and advantages of taking action.

Over the years we have found that the majority of people are spurred to take action with regards to their financial planning as a result of something happening in their lives, or in the lives of someone important to them.

Sometimes it is as mundane as deciding the time has come to understand how much pension they are likely to receive in retirement – and sometimes it can be more dramatic.

Sometimes the need to take action is created externally. The 2024 budget led to a flurry of enquiries as people feared the worst, hearing about changes to Capital Gains Tax, Inheritance Tax (IHT), and wild talk of the end of pension commencement lump sums (the tax-free element of your pension, in other words).

We were able to support our client's understanding of what the changes actually meant, and help people avoid making some mistakes as a knee-jerk reaction.

We see the uncertainty regarding the present government's policies, (particularly with regarding pensions and IHT) persisting, and we expect enquiries to remain high as families work through the implications of these changes to their own wealth, and their ability to pass it on to their loved ones.

On a personal level, informing and educating clients can be very rewarding, as we can help reduce their worries by showing them a way forward - regardless of whether it is with TFM or referring them to a more appropriate professional.

So, if there is something bothering you about your pensions, your investments, or your plan to pass on your wealth to your family, why not take the opportunity to have a no obligation conversation – it could change your life.

THE EHOA AT THE LEMIEUX GRASSROOTS CHAMPIONSHIPS

EHOA member Jo Monkman competed at the LeMieux Grassroots Championships in the BE 90 Section and as the highest EHOA member won some super extra prizes.

Jo shares her thoughts on the week with us.
"What an awesome few days LeMieux Grassroots Championships. It started with DeeDee doing a lovely 29.8 dressage test, which meant calm and no extra moves as she loves to spice up a dressage test whenever possible.

Show jumping - my nerves got the better of me and I didn't give DeeDee the best ride! Fortunately, she was fabulous, and we managed a clear, goodness knows how!

We were both pumped for the XC, DeeDee was awesome and took everything in her stride and we finished clear inside the time. I was a bit worried as she really took some riding which isn't like her..... turns out she needed a wee bless her!

To finish 5th on our dressage score and win the highest placed EHOA member was above all expectations! Not to mention the fabulous prizes! We even went into Badminton house for a glass of fizz!

The whole experience was amazing, from having Monday night drinks with the EHOA and Lycetts to standing in front of Badminton House."



DEFENDER BURGHLEY HORSE TRIALS ACTIVITIES



Burghley is operating as a cash free venue this year – however in our hospitality marquee we will accept cash for membership fees, guest tickets, donations and merchandise purchases. We will also have our card machine available.

Catering this year is being provided by the Polo Gin Bar which will open everyday from 11am. On offer it will have a delicious range of charcuterie boards and other snacks available for purchase along with a wide range of beverages.

Free tea / coffee available everyday from 08:30. This is generously being sponsored by Lycetts.

Thursday 4th at 11.00am – Mark Corbett will offer a course walk. It will be a great opportunity to learn about the serious fences, let-up fences, how the riders will ride the course to make the time - £5 to members / £10 to non-members – all donations to the Georgie Campbell Foundation.

OWNERS HOSPITALITY

With the season drawing to a close, we hope to catch up with you at some of the later events where we are hosting an EHOA owners' facility.

SEPTEMBER	Start	Finish
BLenheim PALACE	18th September	21st September
International Horse Trials – European Championships		
LITTLE DOWNHAM INTERNATIONAL	30th September	30th September
OCTOBER		
OSBERTON INTERNATIONAL	2nd October	5th October
BICTON ARENA INTERNATIONAL	22nd October	26th October

Please check the EHOA website for any updates to this list. If you are able to contribute your time to ensure smooth running of any of the hospitality marquees, please email: tor.rickcord@ehoa.org



EHOA Annual Awards Ceremony



We held our annual awards at MARS Badminton Horse Trials this year in our marquee alongside the collection ring. We again joined forces with British Eventing and the British Horse Foundation and were thrilled to welcome some 75 guests to the event.

A full list of prize winners can be found on our website and a collection of images from the event are below.

With such positive feedback from members about the occasion we will hold the event at Badminton again next year – mark the date in your diary!



EHOA EVENT BURGHLEY HORSE TRIALS

Fri 5 Sept 2025

Join us for for an evening of drinks, charcuterie, and an XC preview panel discussion with:

- Jesse Campbell
- Tom McEwen
- Andrew Heffernan
- Nicole Brown

EHOA tent 17:00 - 19:00

Tickets from £38.62 via EventBrite. All funds to the Georgie Campbell Foundation.